

DAIM NTAWV QHIA

Kev Yuav Kev Fajseeb Los Rau Koj thiab Koj Tsevneeg



Muab Kev Khomob Rau Californians

Covered California™ lub homphiaj yog los txhimkho cov kev fajseeb hauv peb lub xeev uas yog pab kom coob tus tibneeg hauv California muaj kev fajseeb khomob, txhimkho kom muaj cov kev fajseeb uas zoo rau peb txhua tus, t xo tus nqi fajseeb khomob thiab xyuas kom cov tibneeg uas muaj ntawv haivneeg hauv California txhua tus muaj cov fajseeb khomob uas zoo thiab pheejyig.

Pib lub Kaum Hlis 2013 mus, cov tibneeg uas muaj ntawv tuaj nyob tebchaws no hauv California yuav mus yuav tau cov kev fajseeb khomob hauv ib qhov chaw muag kev fajseeb tshiab uas hu ua Covered California. Covered California yuav muaj cov kev fajseeb khomob, uas luag yuav tsis muab koj ncaws tawm lossis txwv tsis pub koj yuav, uas tus nqi pheejyig. Cov tibneeg hauv California yuav mus yuav tau cov kev npaj khomob no hauv online, thiab Covered California yuav pab timntsej timmuag thiab hauv xovtooj rau cov tibneeg uas xav ua li ntawd.

Cov Kev Txhimkho txog Cov Kev Npaj Fajseeb Khomob

Ib feem ntawm tsoomfwv qibsiab tsab kevciai tshiab txog kev fajseeb khomob, tsab Kevciai Tivthaiv Neeg Mob thiab Txo Nqi Fajseeb Khomob Kom Pheejyig (Patient Protection and Affordable Care Act) (tsab Kevciai Txo Nqi Fajseeb Khomob Kom Pheejyig (Affordable Care Act)), hais tias txhua t xo j kev fajseeb uas muag tshiab yuavtsum tau muaj qee yam raws li cov kev uas tau raug samfwm. Nws yuavtsum tau muaj cov kev khomob uas yuavtsum tau muaj xwsl cov kev mus ntsib kws khomob, kev mus pw khomob, kev khomob xwmtxheej ceev, kev kho kev xeebtub, kev khomob rau menuam yaus thiab kev yuav tshuaj noj.

Koj yuav muab cov kev npaj fajseeb khomob los sib piv tau yoojyim. Nws yuav muaj plaub theem kev npaj khomob: Platinum, Gold, Silver thiab Bronze. qhov no yuav ua rau nws yoojyim rau koj muab cov kev khomob los sib piv. T xo uas muaj kev khomob ntawt tus nqi them tej hli los yuav kim thiab, tabsis tus nqi thaum tus tibneeg ntawd mus khomob yuav pheejyig dua. Koj yuav xav tau los them tus nqi tej hli uas siab tamsim no xwv thaum koj mus khomob thiab tau them tus nqi nqis. Lossis lawv yuav xav tau los them tus nqi uas pheejyim tamsim no, thiab thaum lawv mus khomob mam tau them tus nqi kim. **Koj xav tau qhov uas koj nyiam.**



Cov Chaw Muag Kev Fajseeb Tshiab

Hauv cov chaw muag fajseeb, cov koomhaum muag kev fajseeb yuav los sibtw txeeb koj qhov kev lagluam. Covered California yuav qhib kev rau tibneeg nkag mus yuav thaum lub Kaum Hlis 1, 2013, rau cov kev fajseeb uas yuav pib lub lb Hlis 1, 2014.

Thaum koj nkag mus hauv Covered California cov chaw muag kev fajseeb, koj yuav maub tau cov kev npaj fajseeb los sib piv thiab xav t xo j uas zoo tshaj rau koj thiab koj tsevneeg.

Covered California thiab yog tib qhov chaw uas koj thov tau cov kev pab them nqi los ntawm tsoomfwv qibsiab los t xo koj cov nqi them kev fajseeb khomob. Yog koj tsimnyog tau txaits kev pab them nqi fajseeb khomob, cov nyiaj no yuav t xo tus nqi uas koj tau them rau koj cov kev fajseeb khomob.

Covered California yuav ua rau nws yoojyim thiab t xo uas nqi them kev fajseeb khomob kom pheejyig rau koj thiab ntawt lab tus tibneeg hauv California.

Cov Kev Fajseeb Khomob Uas Pheezyig

Coob tus tibneeg paub tias lawv yuavtsum tau muaj kev fajseeb khomob tabsis lawv txhawj txog tus nqi. Vim xav ua kom cov kev fajseeb khomob pheezyig, Covered California yuav pab lawv tshuaj saib lawv puas tsimnyog tau txais kev pabcuam nyiaj txiag los ntawm tsoomfwv qibsiab uas yuav los txo tau tus nqi rau lawv.



Nws muaj peb t xo j kev pabcuam nyiaj txiag los pab kom txhua tus yuav taus cov kev fajseeb khomob. Cov kev pabcuam no muaj los pab cov tibneeg thiab cov tsevneeg uas khwv tau nyiaj los txog li qee them thiab tsis muaj kev fajseeb khomob, uas yuav siv tau los kho qee Yam, los ntawm t xo j haujlwm lossis llwm t xo j kev pabcuam hauv tsoomfwv.

1. T xo j kev pab them tus nqi yuav t xo tau koj tus nqi kev fajseeb khomob, uas yog tus nqi koj them mus rau cov kev fajseeb khomob, uas feem nt au yog them txhua hli.

2. Kev sib pab them tus nqi yuav t xo tau tus nqi khomob uas yuav tau them thaum ib t us tibneeg lossis tsevneeg mus khomob. Cov nqi no suav cov nqi tau nrog them, nqi them fajseeb thiab feem uas yuav tau them uantej thaum koj mus ntsib kws khomob.

3. Medi-Cal yog ib t xo j kev fajseeb uas pab dawb rau cov tibneeg uas tsimnyog tau txais, uas suav cov tibneeg uas muaj teebmeem kev tu-ncua ntawm lub cev thiab cov uas khwv tau nyiaj los tshawj tshaj li \$15,860 toj xyoo rau ib t us neeg thiab \$32,500 rau ib tsevneeg uas muaj plaub leej neeg.

T xo j Kev Pabcuam Nyiaj Txiag Yuav Pab Tau Licas

Hauv daim chart hauv qab no, koj yuav pom tias tej t us tibneeg yuav tau txais kev pabcuam nyiaj txiag licas los them rau cov kev fajseeb khomob. No yog qee yam quav xwb; tej zaum koj yuav tau txais lwm yam kev pab.

| Cov Tibneeg hauv Tsevneeg | Yog Koj Cov Nyiaj Khwv Tau Los* QIS DUA... | Yog Koj Cov Nyiaj Khwv Tau Los * NYOB NRUAB NRAB NTAWM... |
|---------------------------|--|---|
| 1 | \$15,860 | \$15,860 - \$45,960 |
| 2 | \$21,400 | \$21,400 - \$62,040 |
| 3 | \$26,950 | \$26,950 - \$78,120 |
| 4 | \$32,500 | \$32,500 - \$94,200 |
| 5 | \$38,050 | \$38,050 - \$110,280 |
| Koj yuav tau txais: | Medi-Cal | Kev pab them nqi kev fajseeb khomob hauv Covered California |

* Cov nyiaj khwv tau los yog xam raws xyoo 2013 xwb

Thaum koj mus hauv Covered California qhov chaw muag kev fajseeb khomob, koj yuav muab tau cov kev npaj fajseeb khomob los sib piv thiab xaiv t xo j uas zoo tshuaj rau koj thiab koj tsevneeg.

Cov Kev Raug Nplua yog Koj Tsis Muaj Kev Fajseeb Khomob

Tsoomfwv qibsab tsab Kevcai Txo Nqi Fajseeb Khomob Kom Pheejiig tseem samfwm kom cov tibneeg uas muaj hnub nyog lawm feem coob muaj kev fajseeb khomob los ntawm tsoofvw lossis yuav sab nraud los tsis pub dhuau lub lb Hlis 2014 lossis yuav raug nplua nyiaj. Tus nqi raug nplua yuav nce siab zujzus hauv peb lub xyos. Xyoo 2014, tus nqi nplua yuav yog 1 feem pua ntawm koj cov nyiaj xyoo lossis \$95 toj ib tus tibneeg, saib qhov twg siab dua yuav tau them qhov ntawd. Rau cov laus uas muaj menuam, tus nqi nplua rau ib tus menuam uas tsis muaj fajseeb khomob yog \$47.50. Thaum xyoo 2016, tus nqi nplua yuav yog 2.5 feem pua ntawm koj cov nyiaj xyoo lossis \$695 toj ib tus tibneeg, saib qhov twg siab dua yuav tau them qhov ntawd. Tus nqi raug nplua yuav yog xam raws li cov hli uas nws tsis muaj kev fajseeb khomob.

Yuav kom koj muaj kev fajseeb khomob rau xyoo 2014, koj yuavtsum tau yuav kev fajseeb khomob uantej lub Peb Hlis 31, 2014, lossis koj yuav tau tos txog thaum lawr rov qhib dua lwm zaus uas pib lub Kaum Hlis 2014, uas yuav siv tau rau lub xyoo 2015. Koj yuavtsum tau yuav thaum lawr qhib rau tibneeg yuav tshwj thaum koj muaj tej yam kev hloov loj hauv koj lub neej, xwsli koj poob haujlwm, koj tus pojniam/txiv tau tuag lossis ib tus menuam yug tshiab, uas koj thiaj li cia li mus yuav tau xwb.

Kev xaiv los yuav kev fajseeb khomob yog ib txoj kev txiatxim siab uas tseemceeb, thiab Covered California tos ntsoov yuav pab koj. Ib feem ntawm peb lub homphiaj uas yuav ncav cuag koj lub zejzos yog los ntawm kev koomtes nrog cov tibneeg hauv tej lub cheebtsam. Peb tseem tabtom cobqha cov tibneeg hauv koj tej zejzos los ua cov uas pab qhia kom koj totaub txog cov kev fajseeb khomob tshiab. Nws yuav muaj sijhawm ntau rau koj los nrhiav kev pab tsis hais timtsej timmuag, hauv xoytooj lossis hauv online.

Yog Koj Xav Tau Kev Khomob Uantej Xyoo 2014

Yog koj tsis muaj kev fajseeb khomob lub sijhawm no, koj tsis tas yuav tau tos txog thaum Covered California qhib rau tibneeg yuav kev fajseeb khomob li.

Koj yuav tau ib qhov kev fajseeb khomob sab nraud ntawm koj tuskheej los ntawm kev hu mus rau ib lub koomhaum muag kev fajseeb lossis nrog ib tus tibneeg muag kev fajseeb khomob tham. Tej zaum koj yuav tau txais kev pabcuam fajseeb khomob hauv Medi-Cal. Yog xav tau kev qhia ntxiv txog kev thov txoj kev pabcuam Medi-Cal, koj hu tau rau koj lub chaw pabcuam pejxeem hauv nroog (county social services office).

Yog koj tsis tau muaj hnub nyog 26 xyoo, thiab koj niamtxiv muaj kev fajseeb khomob, koj nkag tau rau hauv koj niamtxiv qhov kev fajseeb khomob. Yog koj muaj hnub nyog 65 rov saud lossis koj muaj qee yam teebmeem kev tu-ncua hauv lub cev, koj yuav tau txais kev fajseeb khomob hauv Medicare.

Lub Kaum Hlis 1, 2013, Covered California yuav qhib lawr lub chaw muag kev fajseeb khomob rau cov tibneeg hauv California los yuav cov kev fajseeb khomob uas pheejiig. Rau coob tus, qhov no yuav yog thawj zaug uas lawr los yuav tau kev fajseeb khomob rau lawr tuskheej thiab lawr tsevneeg. Peb ntseeg tias qhov uas coob tus tibneeg hauv California muaj fajseeb khomob yog tus yuamsij uas yuav qhib kom muaj kev nojqab haushuv rau peb lub xeev.

Yog xav paub ntxiv, mus xyuas hauv www.CoveredCA.com lossis hu rau (888) 975-1142.



Yog Koj Cov Nyiaj Khww Tau Los Hloov

Cov tibneeg hauv California uas tsis muaj kev fajseeb khomob yuav mus yuav tau cov kev fajseeb khomob hauv Covered California, txawm tias lawr yuav khww tau nyiaj npaum licas los losxij. Cov nyiaj uas koj khww tau los yuav pab los tsomxam tau tias koj puas tsimnyog tau txais Medi-Cal lossis kev pabcuam nyiaj txiag los pab them koj cov nqi fajseeb khomob. Yog koj cov nyiaj khww tau los tau hloov rau xyoo ntawd, luag yuav hloov txoj kev pabccuam uas koj tau txais raws li koj cov nyiaj khww tau los. Koj yuavtsum tau qhia mus rau Covered California txog qhov uas koj cov nyiaj txiag tau hloov xwv koj thiaj yuav tsis tau them qhov tshaj thaum txog sijhawm ua se.

Yog koj tau txais Medi-Cal, thiab koj cov nyiaj khww tau los nce mus tshaj li \$15,860 toj xyoo rau ib tus tibneeg lossis \$32,500 rau ib tsevneeg uas muaj plaub leej neegf, koj yuav tsis tau txais qhov kev pabcuam kev fajseeb uas tau dawb no ntxiv lawm. Txawm li los, hauv Covered California, koj yuav nrhiav tau cov kev fajseeb khomob uas pheejiig thiab cov kev pab los them rau tus nqi fajseeb khomob.



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Covered California yog ib txoj kev pab tshiab "chaw muag fajseeb" uas yuav yooyim thiab pheejiig rau tibneeg los yuav cov kev fajseeb uas zoo thiab nrhiav kev pabcuam nyiaj txiag los pab them rau tej nqi ntawd.